UNITED STATES BANKRUPTCY COURT

Western District of Tennessee (Memphis)

In re Ron P. Clayton
Debtor

Case No. 07-26745
Chapter 13

Notice of Mortgage Payment Change

If you file a claim secured by a security interest in the debtor's principal residence provided for under the debtor's plan pursuant to § 1322(b)(5), you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Chase Home Finance LLC

Court claim no. (if known): 6

Last four digits of any number you use to identify the debtor's account: 1730

Date of payment change:
Must be at least 21 days after date of this notice: 06/01/2013

New total payment:
Principal, Interest, and escrow, if any: $633.29

Part 1: Escrow Account Payment Adjustment

Will there be a change in the debtor's escrow account payment?

☐ No
☑ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law.
Describe the basis for the change. If a statement is not attached, explain why:

NOTICE: The new escrow payment amount reflects the results of a review of your escrow account and corrects for payment calculation issues affecting escrow amount(s) stated in previous post-petition Notice(s) of Payment Changes.

Current escrow payment: $195.68   New escrow payment: $245.79

Part 2: Mortgage Payment Adjustment

Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?

☑ No
☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law.
If a notice is not attached, explain why:

Current interest rate: ____   New interest rate: ____

Current principal and interest payment: ____   New principal and interest payment: ____

Part 3: Other Payment Change

Will there be a change in the debtor's mortgage payment for a reason not listed above?

☑ No
☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: ____

Current mortgage payment: ____   New mortgage payment: ____

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this Supplement applies.

Check the appropriate box:

☑ I am the creditor. ☐ I am the creditor's authorized agent.
(Attach a copy of power of attorney, if any.)

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Nikki B. Tran

Vice President

(Approved by: Victoria Fletcher)

Date 04/05/2013

Print: Nikki B. Tran

Title Vice President

(Approved by: Victoria Fletcher)

Company JPMorgan Chase Bank, N.A.

Address Chase Records Center Attn: Correspondence Mail
Mail Code LA4-5555 700 Kansas Lane
Monroe, LA 71203

Specific Contact Information:
Phone: 866-243-5851
Email: gm.bk.escalated@jpmchase.com

UNITED STATES BANKRUPTCY COURT

Western District of Tennessee (Memphis)

Chapter 13 No. 07-26745

In re:

Judge: Jennie D. Latta

Ron P. Clayton

Debtor(s).

CERTIFICATE OF SERVICE

I hereby certify that on April 05, 2013, I have served a copy of this Notice and all attachments to the following by U.S. Mail, postage pre paid, or via filing with the US Bankruptcy Court's CM ECF system.

Debtor: Ron P. Clayton
4320 Judy Cove
Memphis, TN 38111

Debtor's Attorney: Bruce A. Ralston
Law Office of Bruce A. Ralston
2400 Poplar Ave.
Suite ;200
Memphis, TN 38112

Trustee: Sylvia F. Brown
200 Jefferson Ave. Suite ;1113
Memphis, TN 38103

/s/ Bill Taylor

Authorized Agent

CHASE

Loan Summary

Loan Number:	[redacted]
Principal Balance:	$47,571.16
Escrow Balance:	$755.64
Next Payment Due:	02/01/2013
Post-Petition Payment Due:	04/23/2013

Statement Date
03/09/2013

Property Address:
4320 JUDY CV
MEMPHIS, TN 38111

Annual Escrow Account Disclosure Statement
Chase Customer Care: Toll Free 1-800-848-9136 English/Español
Hearing Impaired (TDD): 1-800-582-0542
Military Service Members (SCRA): 1-877-469-0110

Prior Payment Breakdown

Principal and Interest :	$387.50
Escrow:	$195.68
Total Payment:	$583.18

RON P CLAYTON
4320 JUDY CV
MEMPHIS, TN 38111

New Payment Breakdown Effective	06/01/2013
Principal and Interest:	$387.50
Escrow:	$188.17
Shortage Spread:	$57.62
Total Payment:	$633.29

NOTICE: The new escrow payment amount reflects the results of a review of your escrow account and corrects for payment calculation issues affecting escrow amount(s) stated in previous post-petition Notice(s) of Payment Changes.

ESCROW ACCOUNT HISTORY
Keep this statement for your records. This history compares the escrow activity that was projected for the past period with your actual escrow activity. Because taxes and insurance premiums were projections, the actual amounts paid may be different.

Comparing Projections to Post-Petition Payments

	Prior Year(s) Projection						Post-Petition Activity		
Disb. Type	Month	Pre Petition	Post Petition	Payment To Escrow	Payment From Escrow	Escrow Balance	PP Payment To Escrow	PP Payment From Escrow	Escrow Balance
Starting Balance:	07/05/2009					-$1,423.31			
POC Escrow Shortage/Advance Amt:				$68.49		-$1,354.82			
Beginning Post-Petition Balance						-$1,354.82			-$1,354.82
	07/01/2009		07/01/2009	$198.05		-$1,156.77	$198.05		-$1,156.77
INSURANCE	07/29/2009					-$1,156.77		$682.00	-$1,838.77
TAX	07/30/2009					-$1,156.77		$494.54	-$2,333.31
	08/01/2009		08/01/2009	$198.05		-$958.72	$198.05		-$2,135.26
FHA/PMI	08/06/2009					-$958.72		$20.73	-$2,155.99
	09/01/2009		09/01/2009	$198.05		-$760.67	$198.05		-$1,957.94
FHA/PMI	09/04/2009					-$760.67		$20.73	-$1,978.67
	10/01/2009		10/01/2009	$198.05		-$562.62	$198.05		-$1,780.62
FHA/PMI	10/02/2009					-$562.62		$20.73	-$1,801.35
	11/01/2009		11/01/2009	$198.05		-$364.57	$198.05		-$1,603.30
FHA/PMI	11/05/2009					-$364.57		$20.73	-$1,624.03
	12/01/2009		12/01/2009	$166.91		-$197.66	$166.91		-$1,457.12
TAX	12/01/2009				$577.72	-$775.38			-$1,457.12
FHA/PMI	12/01/2009				$20.73	-$796.11			-$1,457.12
TAX	12/02/2009					-$796.11		$622.10	-$2,079.22
FHA/PMI	12/04/2009					-$796.11		$20.73	-$2,099.95
	01/01/2010		01/01/2010	$166.91		-$629.20	$166.91		-$1,933.04
FHA/PMI	01/01/2010				$20.73	-$649.93			-$1,933.04
FHA/PMI	01/04/2010					-$649.93		$20.73	-$1,953.77
	02/01/2010		02/01/2010	$166.91		-$483.02	$166.91		-$1,786.86
FHA/PMI	02/01/2010				$20.73	-$503.75			-$1,786.86
FHA/PMI	02/05/2010					-$503.75		$20.73	-$1,807.59
	03/01/2010		03/01/2010	$166.91		-$336.84	$166.91		-$1,640.68
FHA/PMI	03/01/2010				$20.73	-$357.57			-$1,640.68
FHA/PMI	03/04/2010					-$357.57		$20.73	-$1,661.41
	04/01/2010		04/01/2010	$166.91		-$190.66	$166.91		-$1,494.50
FHA/PMI	04/01/2010				$20.73	-$211.39			-$1,494.50
FHA/PMI	04/02/2010					-$211.39		$20.73	-$1,515.23
	05/01/2010		05/01/2010	$166.91		-$44.48	$166.91		-$1,348.32
FHA/PMI	05/01/2010				$20.73	-$65.21			-$1,348.32
FHA/PMI	05/03/2010					-$65.21		$20.73	-$1,369.05
	06/01/2010		06/01/2010	$166.91		$101.70	$166.91		-$1,202.14
FHA/PMI	06/01/2010				$20.73	$80.97			-$1,202.14
INSURANCE	06/03/2010					$80.97		$860.00	-$2,062.14
FHA/PMI	06/04/2010					$80.97		$20.73	-$2,082.87
HAZARD INS. REFUND	06/08/2010					$80.97	$114.00		-$1,968.87
	07/01/2010		07/01/2010	$166.91		$247.88	$166.91		-$1,801.96
INSURANCE	07/01/2010				$682.00	-$434.12			-$1,801.96
FHA/PMI	07/01/2010				$20.73	-$454.85			-$1,801.96
FHA/PMI	07/02/2010					-$454.85		$20.73	-$1,822.69
TAX	07/28/2010					-$454.85		$494.54	-$2,317.23
	08/01/2010		08/01/2010	$166.91		-$287.94	$166.91		-$2,150.32
TAX	08/01/2010				$494.54	-$782.48			-$2,150.32
FHA/PMI	08/01/2010				$20.73	-$803.21			-$2,150.32
FHA/PMI	08/04/2010					-$803.21		$20.37	-$2,170.69
INSURANCE	08/23/2010					-$803.21		$653.00	-$2,823.69
	09/01/2010		09/01/2010	$166.91		-$636.30	$166.91		-$2,656.78

FHA/PMI	09/01/2010			$20.73	-$657.03			-$2,656.78
FHA/PMI	09/04/2010				-$657.03		$20.37	-$2,677.15
	10/01/2010	10/01/2010	$166.91		-$490.12	$166.91		-$2,510.24
	10/01/2010			$20.73	-$510.85			-$2,510.24
FHA/PMI	10/04/2010				-$510.85		$20.37	-$2,530.61
	11/01/2010	11/01/2010	$166.91		-$343.94	$166.91		-$2,363.70
FHA/PMI	11/01/2010			$20.73	-$364.67			-$2,363.70
FHA/PMI	11/04/2010				-$364.67		$20.37	-$2,384.07
TAX	11/30/2010				-$364.67		$622.10	-$3,006.17
	12/01/2010	12/01/2010	$167.84		-$196.83	$167.84		-$2,838.33
TAX	12/01/2010			$622.10	-$818.93			-$2,838.33
FHA/PMI	12/01/2010			$20.37	-$839.30			-$2,838.33
FHA/PMI	12/04/2010				-$839.30		$20.37	-$2,858.70
	01/01/2011	01/01/2011	$167.84		-$671.46	$167.84		-$2,690.86
FHA/PMI	01/01/2011			$20.37	-$691.83			-$2,690.86
FHA/PMI	01/05/2011				-$691.83		$20.37	-$2,711.23
	02/01/2011	02/01/2011	$167.84		-$523.99	$167.84		-$2,543.39
FHA/PMI	02/01/2011			$20.37	-$544.36			-$2,543.39
FHA/PMI	02/04/2011				-$544.36		$20.37	-$2,563.76
	03/01/2011	03/01/2011	$167.84		-$376.52	$167.84		-$2,395.92
FHA/PMI	03/01/2011			$20.37	-$396.89			-$2,395.92
FHA/PMI	03/04/2011				-$396.89		$20.37	-$2,416.29
	04/01/2011	04/01/2011	$167.84		-$229.05	$167.84		-$2,248.45
FHA/PMI	04/01/2011			$20.37	-$249.42			-$2,248.45
FHA/PMI	04/04/2011				-$249.42		$20.37	-$2,268.82
INSURANCE	04/21/2011				-$249.42		$993.00	-$3,261.82
	05/01/2011	05/01/2011	$167.84		-$81.58	$167.84		-$3,093.98
INSURANCE	05/01/2011			$653.00	-$734.58			-$3,093.98
FHA/PMI	05/01/2011			$20.37	-$754.95			-$3,093.98
FHA/PMI	05/05/2011				-$754.95		$20.37	-$3,114.35
	06/01/2011	06/01/2011	$167.84		-$587.11	$167.84		-$2,946.51
FHA/PMI	06/01/2011			$20.37	-$607.48			-$2,946.51
FHA/PMI	06/03/2011				-$607.48		$20.37	-$2,966.88
	07/01/2011	07/01/2011	$167.84		-$439.64	$167.84		-$2,799.04
FHA/PMI	07/01/2011			$20.37	-$460.01			-$2,799.04
FHA/PMI	07/02/2011				-$460.01		$20.37	-$2,819.41
TAX	07/22/2011				-$460.01		$493.49	-$3,312.90
	08/01/2011	08/01/2011	$167.84		-$292.17	$167.84		-$3,145.06
TAX	08/01/2011			$494.54	-$786.71			-$3,145.06
FHA/PMI	08/01/2011			$20.37	-$807.08			-$3,145.06
FHA/PMI	08/04/2011				-$807.08		$19.97	-$3,165.03
	09/01/2011	09/01/2011	$167.84		-$639.24	$167.84		-$2,997.19
FHA/PMI	09/01/2011			$20.37	-$659.61			-$2,997.19
FHA/PMI	09/03/2011				-$659.61		$19.97	-$3,017.16
	10/01/2011	10/01/2011	$167.84		-$491.77	$167.84		-$2,849.32
	10/01/2011			$20.37	-$512.14			-$2,849.32
FHA/PMI	10/03/2011				-$512.14		$19.97	-$2,869.29
	11/01/2011	11/01/2011	$167.84		-$344.30	$167.84		-$2,701.45
FHA/PMI	11/01/2011			$20.37	-$364.67			-$2,701.45
FHA/PMI	11/04/2011				-$364.67		$19.97	-$2,721.42
TAX	11/22/2011				-$364.67		$622.10	-$3,343.52
	12/01/2011	12/01/2011	$195.68		-$168.99	$195.68		-$3,147.84
TAX	12/01/2011			$622.10	-$791.09			-$3,147.84
FHA/PMI	12/01/2011			$19.97	-$811.06			-$3,147.84
FHA/PMI	12/05/2011				-$811.06		$19.97	-$3,167.81
	01/01/2012	01/01/2012	$195.68		-$615.38	$195.68		-$2,972.13
FHA/PMI	01/01/2012			$19.97	-$635.35			-$2,972.13
FHA/PMI	01/04/2012				-$635.35		$19.97	-$2,992.10
	02/01/2012	02/01/2012	$195.68		-$439.67	$195.68		-$2,796.42
FHA/PMI	02/01/2012			$19.97	-$459.64			-$2,796.42
FHA/PMI	02/03/2012				-$459.64		$19.97	-$2,816.39
	03/01/2012	03/01/2012	$195.68		-$263.96	$195.68		-$2,620.71
FHA/PMI	03/01/2012			$19.97	-$283.93			-$2,620.71
FHA/PMI	03/02/2012				-$283.93		$19.97	-$2,640.68
	04/01/2012	04/01/2012	$195.68		-$88.25	$195.68		-$2,445.00
FHA/PMI	04/01/2012			$19.97	-$108.22			-$2,445.00
FHA/PMI	04/04/2012				-$108.22		$19.97	-$2,464.97
	05/01/2012	05/01/2012	$195.68		$87.46	$195.68		-$2,269.29
INSURANCE	05/01/2012			$993.00	-$905.54			-$2,269.29
FHA/PMI	05/01/2012			$19.97	-$925.51			-$2,269.29
FHA/PMI	05/04/2012				-$925.51		$19.97	-$2,289.26
INSURANCE	05/10/2012				-$925.51		$993.00	-$3,282.26
INSURANCE	05/23/2012				-$925.51		$892.00	-$4,174.26
INSURANCE	05/30/2012				-$925.51		$920.00	-$5,094.26
	06/01/2012	06/01/2012	$195.68		-$729.83	$195.68		-$4,898.58
FHA/PMI	06/01/2012			$19.97	-$749.80			-$4,898.58

FHA/PMI	06/0[illegible]/2012				-$749.80		$19.97	-$4,918.55
HAZARD INS. REFUND	06/11/2012				-$749.80	$993.00		-$3,925.55
HAZARD INS. REFUND	06/18/2012				-$749.80	$892.00		-$3,033.55
	07/01/2012	07/01/2012	$195.68		-$554.12	$195.68		-$2,837.87
FHA/PMI	07/01/2012			$19.97	-$574.09			-$2,837.87
FHA/PMI	07/03/2012				-$574.09		$19.97	-$2,857.84
TAX	07/27/2012				-$574.09		$481.28	-$3,339.12
	08/01/2012	08/01/2012	$195.68		-$378.41	$195.68		-$3,143.44
TAX	08/01/2012			$493.49	-$871.90			-$3,143.44
FHA/PMI	08/01/2012			$19.97	-$891.87			-$3,143.44
FHA/PMI	08/03/2012				-$891.87		$19.55	-$3,162.99
	09/01/2012	09/01/2012	$195.68		-$696.19	$195.68		-$2,967.31
FHA/PMI	09/01/2012			$19.97	-$716.16			-$2,967.31
FHA/PMI	09/04/2012				-$716.16		$19.55	-$2,986.86
	10/01/2012	10/01/2012	$195.68		-$520.48	$195.68		-$2,791.18
	10/01/2012			$19.97	-$540.45			-$2,791.18
FHA/PMI	10/02/2012				-$540.45		$19.55	-$2,810.73
	11/01/2012	11/01/2012	$195.68		-$344.77	$195.68		-$2,615.05
FHA/PMI	11/01/2012			$19.97	-$364.74			-$2,615.05
FHA/PMI	11/02/2012				-$364.74		$19.55	-$2,634.60
TAX	11/28/2012				-$364.74		$622.10	-$3,256.70
	12/01/2012	12/01/2012	$195.68		-$169.06	$195.68		-$3,061.02
FHA/PMI	12/03/2012				-$169.06		$19.55	-$3,080.57
	01/01/2013	01/01/2013	$195.68		$26.62	$195.68		-$2,884.89
FHA/PMI	01/04/2013				$26.62		$19.55	-$2,904.44
	02/01/2013	02/01/2013	$195.68		$222.30	$195.68		-$2,708.76
FHA/PMI	02/02/2013				$222.30		$19.55	-$2,728.31
	03/01/2013	03/01/2013	$195.68		$417.98	$195.68		-$2,532.63
FHA/PMI	03/02/2013				$417.98		$19.55	-$2,552.18
	04/01/2013	04/01/2013	$195.68		$613.66	$195.68		-$2,356.50
FHA/PMI	04/02/2013				$613.66		$19.55 **	-$2,376.05
	05/01/2013	05/01/2013	$195.68		$809.34	$195.68 *		-$2,180.37
HOMEOWNER IN	05/01/2013				$809.34		$920.00 **	-$3,100.37
FHA/PMI	05/02/2013				$809.34		$19.55 **	-$3,119.92
Total			$8,529.49	$6,365.33		$10,528.49	$12,293.59	

* Anticipated monthly escrow amount
** Anticipated escrow disbursement

The post-petition escrow payment amount(s) and resulting escrow balance have been calculated anticipating payment of the pre-petition escrow arrearage in accordance with any confirmed plan. If that does not occur for any reason, the escrow balance will change.

GENERAL ESCROW INFORMATION

This section lists the items that are to be paid from the escrow account, the new projection amount that is expected required escrow (usually 1/12 of the annual bill to paid in the coming 12 months), and the monthly required escrow amount.

Description	Due Date	Amount
MIP PMT	06/01/2013	$234.60
CITY TAX	08/01/2013	$481.28
COUNTY TAX	12/01/2013	$622.10
HOMEOWNER IN	05/01/2014	$920.00

REQUIRED RESERVE

Section 10 of the Real Estate Settlement Procedures Act (RESPA) authorizes lenders to collect and maintain up to one-sixth of your total disbursements in your escrow account at all times. The required reserve is used to cover increased tax and insurance disbursements. We do not cushion for mortgage insurance or optional products.

Total Monthly Required Escrow	$188.17
Total Required Reserve	$337.24

PROJECTIONS FOR COMING YEAR

This is an estimate of activity projected for your escrow account during the coming year. The Target Balance is the beginning balance necessary to bring your escrow account at its lowest point during the next 12 months to zero plus the allowed required reserve.

**Indicates the Lowest Projected Balance in your account during the next 12 months. Some escrow accounts may be billed for periods longer than one year. The account balance may not reach its Lowest Projected Balance this year because one of the escrow items may be on a three-year cycle.

Escrow Line Item Description	Payment Date	Per Payment Escrow Deposit	Disbursement Amount	Escrow Balance	Required Escrow Balance
Starting Bal				-$3,119.92	$337.18
PAYMENT	06/01/2013	$188.17		-$2,931.75	$525.35
MIP PMT	06/01/2013		$19.55	-$2,951.30	$505.80
PAYMENT	07/01/2013	$188.17		-$2,763.13	$693.97
MIP PMT	07/01/2013		$19.55	-$2,782.68	$674.42
PAYMENT	08/01/2013	$188.17		-$2,594.51	$862.59
MIP PMT	08/01/2013		$19.55	-$2,614.06	$843.04
CITY TAX	08/01/2013		$481.28	-$3,095.34	$361.76
PAYMENT	09/01/2013	$188.17		-$2,907.17	$549.93
MIP PMT	09/01/2013		$19.55	-$2,926.72	$530.38
PAYMENT	10/01/2013	$188.17		-$2,738.55	$718.55
MIP PMT	10/01/2013		$19.55	-$2,758.10	$699.00
PAYMENT	11/01/2013	$188.17		-$2,569.93	$887.17
MIP PMT	11/01/2013		$19.55	-$2,589.48	$867.62
PAYMENT	12/01/2013	$188.17		-$2,401.31	$1,055.79
MIP PMT	12/01/2013		$19.55	-$2,420.86	$1,036.24
COUNTY TAX	12/01/2013		$622.10	-$3,042.96	$414.14
PAYMENT	01/01/2014	$188.17		-$2,854.79	$602.31
MIP PMT	01/01/2014		$19.55	-$2,874.34	$582.76

PAYMENT	02/01/2014	$188.17		-$2,686.17		$770.93
MIP PMT	02/01/2014		$19.55	-$2,705.72		$751.38
PAYMENT	03/01/2014	$188.17		-$2,517.55		$939.55
MIP PMT	03/01/2014		$19.55	-$2,537.10		$920.00
PAYMENT	04/01/2014	$188.17		-$2,348.93		$1,108.17
MIP PMT	04/01/2014		$19.55	-$2,368.48		$1,088.62
PAYMENT	05/01/2014	$188.17		-$2,180.31		$1,276.79
MIP PMT	05/01/2014		$19.55	-$2,199.86		$1,257.24
HOMEOWNER IN	05/01/2014		$920.00	-$3,119.86	**	$337.24
TOTAL		$2,258.04	$2,257.98			

COMPUTATION OF YOUR ESCROW ACCOUNT

Escrow Shortage: Anticipated Escrow Balance is -$3,119.92. Target Balance according to this analysis is $337.18. The Anticipated Escrow Balance is less than the Target Balance. For this reason, your account has a shortage in the amount of -$3,457.10.

Anticipated Escrow Balance	-$3,119.92	The Anticipated Escrow Balance is subtracted from the Target Escrow Balance to determine the escrow shortage or surplus.
Minus the Target Balance	$337.18	
Escrow Shortage	-$3,457.10	

The shortage calculated in this analysis has been spread over the next 60 months.

The post-petition escrow payment amount(s) and resulting escrow balance have been calculated anticipating payment of the pre-petition escrow arrearage in accordance with any confirmed plan and payment of all post-petition payments through the New Payment Effective Date. If that does not occur for any reason, the escrow balance will change. These calculations also may result in a stated escrow balance that exceeds the actual escrow balance.

This statement is not a request for payment. It is for informational purposes only.

Your new monthly mortgage payment for the coming year will be $633.29 of which $387.50 will be for principal and interest and $245.79 will go into your escrow account. The terms of your loan may result in changes to the monthly principal and payments during the year.

Important Message

To the extent your original obligation was discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this statement is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation. If your payments are being made through a bankruptcy trustee, please provide this information statement to the trustee. This amount does not reflect any actual shortage that might have been included in any pre-petition arrearage bankruptcy claim.